This department is engaged in separating the sheep of advertising, and of the service which backs up advertising, from the goats-and hanging a bell on the goats. It invites letters describing experiences-pleasant or unpleasant-with advertisers, whether they be manufacturers, wholesale houses, retail stores or public service corporations. It will print those letters which seem to show most typically how an advertiser's deeds square with the words of his advertising Only signed letters, giving the writer's address, will be read But the name will be printed or withheld, as preferred. Address: The Ad-Visor, The Fribune, New York.

In August I purchased a suit from the Mathews Clothing House, 1163
Broadway, and at the same time I picked out another suit for future delivery and paid a deposit on it. I did not call for the second
suit until September 20, at which time I found that even though they
had altered it, it did not fit me, due to the fact that I had taken on
some additional weight. Without any hesitancy on their part, they
allowed me to pick out another suit of clothes, which was delivered to
me the following week. I wore it Saturday, Sunday and Monday and
on Tuesday I returned to the store and explained that the material
was soft and not suitable for me, and that I was not particularly
pleased with it. They again told me to pick out another suit, which
they delivered to me that day. In view of the fact that there are so
many kicks registered in your column, I thought it might be good
nolicy to let the readers know that there is at least one place where
they need not be afraid to do their buying.

We are very rejuctant to add to the number of "kicks" to which H.

We are very rejudent to add to the number of "kicks" to which H. S. refers, but we unhesitatingly register a strong one against the unreasonable shopper. H. S. was apparently unable to make up his mind so long as there was any chance of changing his suit. We publish his letter, not because we believe that there are many customers of this type, but that it may be realized how the merchant is sometimes imposed upon in making adjustments. The money wasted in altering and in cleaning the suits which H. S. returned to the store must have made of him a rather expensive customer. After reading this naïve confession by one who apparently feels no shame for his unreasonable demands upon a merchant, we can only throw up our hands and say: "Oh, man." only throw up our hands and say: "Oh, man."

DO YOU advise on concerns which do not advertise in the news-papers? The Institute of Business and Finance has a scheme which looked good, and I bit. The reduced price (?) is made on "one hundr M scholarships to get the idea started in New York, and the atudent pays only for the textbooks." The books when received aroused my suspicion that the course was not all I had supposed it to be from the representations of the canvasser. . One of the stipulations was that "not more than one dozen prospective students would be referred to me for my opinion of the course," and it was in consideration of this that I got the course for \$38 instead of \$80. When I wanted to cancel the contract, return the textbooks and call all off, they agreed to do so for \$29-\$20 from \$38 would make the books appear to be worth \$18 instead of \$38. In other words, they wanted \$20 to release me from the contract. I figured it better to pay an additional \$18 and at least have the books.

A Tripune investigator called at the officers of the Institute of Rusiness.

A Tribune investigator called at the offices of the Institute of Business and Finance and had the course fully explained. It consists of seven volumes, which are sent the purchaser upon the payment of the first instalment; twelve booklets on business subjects and a series of printed lectures by prominent business men. A lesson outline accompanies the books and serves as a guide in pursuing the proper course of study. There are quizzes in the back of each volume and an examination is given when the "lessons" (i. c., the payments) are completed, but apart from these casual tests, which are not checked up in any way by the Institute, the plan can lay no claim to the designation of a course. It is more properly described as a series of books, purchased on the instalment plan, to be used in self-instruction.

The Tribune investigator who called at the company's offices gave the name of a gentleman in Canada as one who would be interested in the course, and they lost no time in making him this offer:

We would be willing, considering the territory in which you are now located, to allow you a substantial reduction from the contract price of \$90 if you should be willing to allow us to use you as a refer-ence in that territory after you have advanced sufficiently to do so intelligently.

To this the Canadian gentleman replied, asking for further details, but although he wrote them several times they never disclosed the amount of the substantial discount which they had offered him. When our investigator visited the company's offices no secret was made of the fact that this "substantial discount" was offered in practically every case; in other words, the "contract price" of \$80 or \$90 is never charged, so far as we could

Whatever value the books may have in themselves, the methods of the Institute of Business and Finance are not such as to inspire confidence. The sliding scale of prices, the representations of a list price of \$80 or \$90 for books which are actually sold at from \$35 to \$40; the name of the company, with its implication that it is a school; the offer of an enormous discount to a prospective customer in return for the use of his name as a reference, are not indications of a trustworthy advertising campaign. Naturally, any student who had, as he believed, obtained a discount of 50 per cent or more from the contract price would recommend the course heartly to any "prospect" that might be referred to him. So far as the worth of such testimony is concerned the recommendation of a patron is valuable only if it is voluntarily given. If a company's product has real partit it will be recommended by its users without the offer of a discount

A BOUT three weeks ago I had occasion to have two physicians' pre-scriptions filled, as follows:

A first ince weeks ago I had occasion acceptable of the prescriptions filled, as follows:

12-2 gr. quinine pills
6-5 gr. salol pills.

I took the prescriptions to a drug store. The charge was 75 cents. I naid it and hurried home to a sick member of my family. A few minutes here I returned to find out why the charge was so high 75 cents for eighteen simple pills. The druggist, apparently somewhat confused, first inquired if I were a physician. I told him I was not. He then told me that if I had called for the pills by name the charge would have been much less in fact. 35 cents, and he desired to make a refund. I refused this because I wanted to see the matter through a little farther, as the perfectly evident wrong might be a general practice. On inquiry I found that even at the rate of 35 cents he would probably have made a fair profit, as the prices at all the other stores in the neighborhood ranged from 25 to 30 cents. The druggist attempted a weak defence that "it required years of training to learn the druggists" profession," then upsetting his own argument by saying he "might have had the boy put those pills up." The point of the case then could only have been that, banking on my ignorance of what the prescriptions called for, he more than doubled his charge for his goods. C. B.

A representative of a high class drug store to whom we showed this complaint said that in his estimation the charge of 75 cents was perfectly fair for the pills when ordered on prescription. He said that the quinine pills would have been 45 cents if purchased on prescription in his store; but they would have been only 20 cents if bought outright. The higher price for the prescribed medicine over that bought directly represents the druggist's time and labor in mixing the drugs (if that is necessary) in price for the prescribed medicine over that bought directly represents the drog sit's time and labor in mixing the drugs (if that is necessary), in bottling or boxing them, in recording the prescription and in copying the physician's directions onto the label. For this service the normal charge on a simple prescription is 25 cents. The prescribed medicine has the advantage of being freshly made up to the customer's order, whereas a prepagation bought outsight may be months all preparation bought outright may be months old.

So far as the physician is concerned, he is chically bound to put his directions in writing, because he could hardly assume the responsibility for verbal directions and because written instructions have greater weight and are usually carried out with greater accuracy and care. No professional man would hold himself responsible for professional advice unless that advice were given in the form of a written statement bearing his

In buying medicine on prescription one pays not only for the ingredients themselves, but for special skilled service. The advantage to the patient lies in the assured freshness of the mixture and in the protection offorded by the official recording of the prescription, which serves as a check on both doctor and druggist.

In SUNDAY'S TRIBUNE there was an article on the coming Harkness Cap auto race, in which the statement was made that "the management will charge no admission to the preliminary trials." My wife and I went out to the track yesterday afternoon and at the central entrance I asked a couple of men who were sitting at the gate if that was the entrance to the track. One replied: "Twenty-five cents admission," and I paid 50 cents to a third man whom they called out of a booth. It was then about 3 o'clock. After waiting until 5 o'clock we left for home in disgust, not having seen one auto on the track. Why the charge for admission?

A. L. D.

We investigated the complaint through our sporting department, and they referred us to Mr. W. H. Wellman, the promoter of the race, who assured us that the admission charge must have been made by some outsider, since the preliminaries had been called off just after their announcement in The Tribune. Mr. Wellman assured us, however, that he would be very glad to refund A. L. D.'s fifty cents. We reported this offer to A. L. D. and suggested that he communicate directly with Mr. Wellman. He did so and sent us a copy of the letter which Mr. Wellman

You wrote me some time ago regarding a complaint that you made to The New York Tribune. I am inclosing two tickets with my per-sonal compliments for the Six-Day Race for Monday evening, and I hope that you will enjoy the show.

It is always particularly gratifying to see a complaint adjusted, not only to the complainant's satisfaction, but with a heartiness and a sincerity that leave a pleasant aftertaste. Mr. Wellman certainly was not obliged to make good for a sum collected for admission by an unauthorized person who happened to be at the track gate, but he did so willingly and in just the sert of spirit that one would expect from a sportsman.

HEARN



Abundant Christmas Stocks Will Solve Pour Gift Problems

Our Cash-Buying Policy Lowers Selling Prices



For Example—Following for MONDAY and TUESDAY:-

Useful Gift Suggestions From Men's Furnishing Department

Every item-something very useful-Every quality-the best possibleat lowest possible price

Silk Neckwear Silk Striped Shirts

Of close woven cloth in a variety of patterns on white grounds soft cuffs Special 1.35

Fine Domet Night Shirts With silk frogs and trimmings military collar wide and long all sizes—Special 1.35 Silk Pajamas

In plain colors - our reg. \$7.50 ... Finer silk to 9.95

Bath Robes Of heavy blanket cloth in various jacquard and other designs—cord girdle—all sizes# Special4.95

Suspenders In fancy Xmas boxes)—silk rub-ber—gilt buckles—thumb-piece

Smoking Jackets

Finer to 8.94

Mufflers For soldiers-of khaki wool-wide and warm......Special 1.68

Silk Striped Mufflers

Army Sweaters In varied styles-

Sweater Coats-with or without

Cardigan Jackets All worsted—black— two pockets—size 365.00 .50 rise on each large size

Holly Boxes of Practical Cheer When the Gift Is Silverware or Cutlery

Choice Draperies

That Suggest Various Kinds of Gifts

old blue, green, wood browns and reds.......... .97

Sunfast Draperies-New Madras designs-rose, shades of

Color Kraft Draperies-Double border designs-plain or

detached figured centres-seagreen, rose, old blue, wood

tones and light gold Special .57

Dress Woolens-All Acceptably Priced

From an Importer of Fine French Vestibule Laces

Chocolate Sets Fruit Bowls Rogers gilt lined

Sheffield Bread Trays A pleasing new and plain design—value \$4.25......3.45

Imported Pocket Knives Poultry Shears

Nickel plated-val. \$3.45 2.97 Three-Piece Carving Sets

Real Renaissance-30 inches wide-

50 and 54 inch Broadcloth

Sponged and shrunk chiffon weight high lustre our reg. \$2.97. Less than manf'rs

All Wool Challis

48-inch Stripes and Plaids

All wool, French serge weave-brown, green and navy grounds with contrasting color combina-tions—our reg. \$1.88.....1.44

54-inch Fine Twill Serge

Dots, stripes, buds and floral effects on light and dark

45-inch Imported Madras-cream or white-

G. Westenholm's Sheffield steel-celluloid and stag handles-in lined holiday cases—value \$4.954.25

Four-Bottle Castors

Babies' Silver Cups Pretty designs of plain or fancy patterns-val. \$1.75..1.37 Five-Piece Children's Sets

Consisting of knife, fork, spoon, cup and napkin ring-bright or gray finish.....1.45 Child's Two-Piece Sets Bone or ebony handles-steel fork and knife-

in holly box special Boy Scout Knives

Heavy can-opener and other special appliances1.35 Table Knives and Forks

In order to promote early Christmas shopping (thus increasing commercial economy and the welfare of all who serve the public at the holiday season) articles purchased for gifts between this date and Christmas Day may be exchanged for similar merchandise in other sizes and colors at any time up to 7 days after Christmas. This does not apply, of course, to articles sold on a strictly non-returnable basis for sanitary or other reasons.

How Santa Remembers the Grown-Ups. Leather Silk and Velvet

Cowhide Bags 9.10 Brown or black—sewed in frame—(16 inch) two-piece

Tourist Cases 10.00 Crepe and seal grain leathers, moire lined-nine and eleven

fittings-for men or women Other Cases to 20.00 Fascinating Bags 2.67

Velvet, silk, and leather-gilt, gun metal and silver finish fastenings-small or large, including envelope styles.

Silk, leather and velvet-all sorts of new styles, in black and colors—also patent leather, morocco or crepe grain; envelope styles.

Children's Bags and Purses Silk, leather and keritol, en-

velope and pouch styles. Others to 1.35

Having compartment for paper and fitted with pen and pad.

Cowhide Suit Cases . . 7.35 Linen lined shirt pockets-

Traveling Bags . 16.80

Black-leather lined - sewed on, reinforced ends-(18 in.)

Cowhide Bags 7.35

Brown only-leather lined-(18 inch)-reinforced ends.

Walrus

Crepe or scal grain-top handles-moreon lined. Collar and Cuff Boxes and Bags. . . . 92 Strap handle-moreen lined.

Black Velvet Bags. . . . 3.00 Dutch frames-fancy linings fitted with mirror and change compartment.

Velvet Bags 1.85 Brown, black, plum, navy and green chenille tassel—change compartment.

Envelope Bags 3.34 Morocco and vachette leathers — moire lined.

MORNING SPECIALS-Monday and Tuesday, Until 1 P. M. To prevent dealers buying, quantities restricted. No Mail or Telephone Orders,

\$16.74 and \$17.74 Women's Black and colors—half fitted me-dium or large collars, half lined all sizes, COATS-SECOND FLOOR.

\$2.94 Crepe de Chine Blouses ... 2.38 White or flesh pleated or rolled satin collars also tailored Jap silk navy or black. PLOUSES SECOND FLOOR. 92 ct. Women's White Blouses . . . 70

Embroidered voile and s dimity neat models. BLOUSES SECOND FLOOR. \$2.97 Children's Fur Sets 1.95

Hons. MUSLIN UNDERWEAE-SECOND FLOOR. 94 ct. Babies' White Dresses74 Lace, emb'y or hand-stitched yokes also bishop style.
WHITE DRESSES SECOND FLOOR.

Robes. 1.90
White with light blue, gray, pink or navy sailor girdles sizes 36 to 45. \$2.47 Women's Blanket Bath

.8.00 SIZES.

MEN'S RAINCOATS—THIRD FLOOR. \$2.00 Men's Domet Pajamas 1.55 Heavy nap—neat stripes—silk frogs—all sizes. MEN'S FURNISHINGS—MAIN FLOOR.

\$1.68 Boys' Coat Sweaters......1.6
Desirable colors roll collarspockets-sizes 28 to 34.
BOYS' FURNISHINGS THIRD FLOOR.

Heavy nap flannelette-pink and blue stripes-two-piece styles-6 to 14 yrs. Holly boxes.
BOYS' FURNISHINGS-THIRD FLOOR. \$2.47 Men's and Women's

Sterling silver trimmed handles. UMBRELLAS MAIN FLOOR.

\$28.50 Persian Velvet Rugs ... 22.88

.11.50 9x12 ft.—seamless—rich Orientals, small all-over designs—on cream or rose grounds.
RUGS-THIRD FLOOR. \$21.00 Handsome Velour

Portieres 16.33: French edge-reversible rose and olive, rose and blue, blue and brown, crimson and olive and other combinations, PORTIERES-BASEMENT.

\$5.98 Point Arab Lace Curtains 3.94 yards long corded border ns or combination net. LACE CUBTAINS BASEMENT.

Lamb's wool angora trimmedrabbit and white Coney round
muffs—shawl collar effect.
FURS—SECOND FLOOR.

LACE CURTAINS—RASEMENT

LACE CURTAINS—RASEMENT

1 Sewings—household size.
FOLG 1857—THIRD FLOOR. 72-inch—for % size sheets a 81 inches for full size sheets

\$1.97 Crochet Spreads 1.56 Full size—heavy weight—various designs, SPEEADS—BASEMENT.

\$1.24 All Wool French Serges. 1.00 40-inch garnet, myrtle, brown, navy and black. Less than mfr's COST. DEESS GOODS-MAIN FLOOR. 64 ct. Corduroys—32 inch...., .47
Medium, round cord—ecru, tan,
beige, dark colors—also black.
SILES—MAIN FLOOR.

\$1.64 Taffetas-35 inch ...

45 ct. Silk Mixed Chiffonettes. .33 35-inch excellent assortment of light and dark colors. WASH DEESS PARRICS-BASEMENT. 25 ct. Yard Wide Outing Flannel. .20

Pink and blue stripes, WASH DRISS FABRICS BASEMENT, 48 ct. White Shirtings-32 inch. .32 Striped also 36-inch, plain and novelty gabardines, poplies and pique, WHITE GOODS MAIN FLOOR.

sizes to 2 for misses, SHOES-SECOND FLOOR

Felt soles-sizes 7 to 10.

Just in the Nick of Holiday Time This Special Purchase SALE Of 872 Georgette and Silk BLOUSES affair of crepe de chine with

Bewilderingly lovely gift blouses in white, flesh and Jelicate pastel shades. Nothing could be quite so difficult as to choose between that one with the deeply rounded neck-all tucked - and that other altogether delightful Our reg. \$4.94 to \$6.85

the interestingly new turede collar and smartly pleated vestee. Then satin blouses, tailored, and military and braid trimmed as well as numerous other models, both fussy and simple, of Georg-

And 1,224 White Voile Blouses

These everyday blouses of all white voile are just as interestingly designed as they are specially priced. Plain or embroidered and variously pleasing by reason

of a soft fichu collar of ficely tucked frill-some show the even newer military collar that buttons high-but all are simple and every bit practical.

Red Tickets on EXTRA SIZE SUITS!

That is a special announcement! Here Red Tickets indicate always drastic reductions. Suits designed with care for extra sizes. These reductions create values not to be duplicated elsewhere.

This group includes poplins, serges, burellas and broadcloths in odd or half sizes to 521/2.

Colors-navy, brown, plum and green.

Varied Styles-all especially designed for the full figurebut not, of course, every size in every color or style.

Were \$29.75......19.85 Were \$31.50 to \$34.75......24.85 Were \$42.75 to \$44.75......29.85 Were \$47.50 to \$57.50......38.50

EXTRA SIZE GOWNS

Marked with Red Tickets. Values decidedly unusual. Were \$21.50 and \$23.75-Serges......14.94 Were \$26.75—Crepe de Chine........... 19.94 Were \$29.75—Crepe Meteor......22.94 Were \$34.50 and \$37.50—Satins, Crepe Meteors, Crepe de Chines......26.94

Handkerchiefs For Holiday Giving

Linen Handkerchiefs Plain or wreath initial—half dozen in box.... .94 and 1.14 Linen Handkerchiefs

Plain or wreath initial hand or machine embroidered ea... .24 Linen Handkerchiefs Daintily embroidered or edgings of Venise or Val. laces. .47-.77-.96-1.47-1.96 ea.

Silk Handkerchiefs Crepe de chine white with col-ored embroidery or plain colors trimmed with lace each. .24

Boxed Handkerchiefs Some linen - embroidered cor-Boxes of six 54 . 67 . 74 .94 - 1.14 - 1.24 - 1.56 1.96 2.47 2.96

For the Children Initialled Handkerchiefs

Plain Handkerchiefs

2.47 each Cotton and Mercerized Boxes of six-.85 .87 .94 1.24 1.54 Boys' Silk Handkerchiefs Colored borders or initials

To Give Him

Initial Handkerchiefs

Initial Handkerchiefs

Linen Initial Handkerchiefs

Linen Initial Handkerchiefs

.24 and .47 each

Silk Handkerchiefs

.47 to 1.23 each

Initialled Silk Handkerchiels

.47 .78 .96 cach

Silk Handkerchiefs

Colored borders -. 45 esch

Khaki Handkerchiefs

47 1.24 1.57 1.74

Embroidered Linem

Box of six

Box of six

Corded borders-

Soft finish-

Interesting Prices on Silk Hosiery

For The Guest Room Embroidered Pillow Com Of pure linen, with dainty scales or hemstitched ends exquisible embroidered in a number of

Black or white-lisle sole,

Men's Socks

Women's Silk Stockings

Silk plated black and colors Special

floral designs-One pair 30

Hemstitched Sheets Of pure linen-measure 72x96 inch-One pair

40 and 50 inch-French serges, prunellas and poplins-gold and silver thread embroidtoned to neck, rever or convertible collars—variety of new overcoat-ings—plain and fancy. BOYS CLOTHING—THIRD FLOOR. All wool -navy and men's wear blue erles on effective grounds. 2.97 (The next Ad-Visor will appear Thursday, December 13.)

Wool Poplins and Epingles

Storm and Costume Serges

50-inch-all wool-brown, navy

Novelty Plaids & Stripes

Embroidered Woolens

Cheviot and storm serge weaves-